banks from farmers as on 31-12-1988 latest available in the State of Andhra Pradesh was Rs. 1827 crores and the same from small scale industries was Rs. 807 crores. The loans disbursed for agriculture and small scale industries (SSI) in the State during the last three years is as under :

(Rs. in Crores)

	S.S.I.	Agriculture
Year ending December, 1987 . . .	197.09	1080.4
Year ending March, 1989 . . .	183.05	1234.4
Year ending March, 1990. . . .	150.94	1086.9 (upto Dec., 89)

Reserve Bank of India has prescribed liberalised security and margin norms for advances to agriculture and allied activities. No margin is required to be taken for loans upto 10,000/- where moveable assets are created and for crop loans the banks have been advised by Reserve Bank of India not to ask for collateral security by way of mortgage of land or third party guarantee.

Income-tax Exemption for Contributions Towards Chief Minister's Relief Fund

3525. SHRI PRABHAKAR RAO KALVALA : Will the Minister of FINANCE be pleased to state :

(a) whether there is any proposal under Government's consideration to fully exempt the contribution towards Chief Ministers' Relief Fund from Income-tax; and

(b) if so, what are the details of the proposal ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) and (b) A proposal was received from the Chief Minister of Andhra Pradesh seeking 100% exemption under section 80G of the Income-tax Act, for the donations to Chief Minister's Fund so as to enable people to contribute liberally for reliefs to cyclone affected people of Andhra Pradesh. After consideration of the proposal, the Government has advised the Chief Minister of Andhra Pradesh to consider having a "Andhra Pradesh Cyclone Relief Programme" as part of the Prime Minister's Relief Fund. The contributions to the Andhra Pradesh Cyclone Relief Programme could be routed through the Prime Minister's Relief Fund with a specific request that these be used for the purposes of the Andhra Pradesh Cyclone Relief Programme. The funds so mobilised could then be transferred by the Prime Minister's Relief Fund to the Chief Minister's Relief Fund. Since, contributions to the Prime Minister's Relief Fund are eligible for 100 per cent deduction under section 80G of the Income-tax Act, any contribution in the aforesaid manner will also be eligible for 100 per cent deduction under section 80G of the Income-tax Act.

Cracks in the State Trading Corporation's Building

3526. SHRI SHANTI TYAGI : Will the Minister of COMMERCE be pleased to state :

(a) whether it is a fact that the STC's 23-storeyed building in New Delhi has developed cracks in three floors;

(b) whether Government have received the CBI report after investigating certain disquietening features in the construction of the said building; and

(c) if so, what action has been taken against the concerned officials ?

THE MINISTER OF COMMERCE AND TOURISM (SHRI ARUN KUMAR NEHRU) : (a) Based on the review of the structural design of the building, M/s. Engineers India Ltd. and the Indian Institute of Technology, Delhi has indicated the

following defects which have since been rectified :—

(i) Some ribs in 2nd and 3rd floors were inadequately reinforced due to premature curtailment of bottom reinforcements;

(ii) some of the main ribs on lower floors (Upper Ground Floor and First Floor) were inadequately reinforced to carry shear around the cutouts for ducts etc.

(b) and (c) CBI investigation report is still awaited.

Risk Capital and Technology Corporation Ltd.

3527. SHRI ASHOK NATH VERMA : Will the MINISTER OF FINANCE be pleased to state :

(a) whether Risks Capital and Technology Finance Corporation Ltd. sponsored by IFCI have provided for financial assistance to small sector under its (RCTC) items developed funding scheme;

(b) if so, what are the names of the projects/items for which RCTC extended financial packages/assistance under this new scheme to small sector and names and address of the beneficiaries and amount sanctioned individually, itemwise; and

(c) what are the norms and the attractive terms RCTC has laid down for financing/funding for such ventures/projects for small sector itemwise and maximum amount earmarked for such projects; itemwise ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) to (c) Risk Capital and Technology Finance Corporation Ltd. (RCTC) has reported that it does not operate any scheme known as "Items Developed Funding Scheme". However, it is operating a different scheme called Technology Finance and Development Scheme under which assistance is provided on flexible terms for development of technology to provide impetus to the commercialisation of the new and innovative technology in the country so as to reduce dependence on imported technology. The scheme is intended to fill the gap in the conventional financial mechanism to cover the higher risk inherent in such activities and especially designed to extend support to technological innovations. The Corporation has assisted 15 projects under this scheme.

Guidelines issued by RBI to Commercial Banks for Advances to Small Scale Sectors

3528. SHRI ASHOK NATH VERMA : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that Reserve Bank of India has issued guidelines to the Commercial Banks in respect of advances to small scale sector, collectoral security by way of immovable properties may not be asked for except project should be technically feasible and economically viable hypothecation/pledge of assets created out of its financial assistance and comprehensive insurance of the project cost excluding in cases where primary security is inadequate and not as a matter of routine, whereas credit guarantee scheme of RBI for small sector is available for risk cover for Commercial Banks; and

(b) if the answer to part (a) above be in the affirmative, what action Government propose to take against the Branch Manager/Regional Manager for not implementing such policy, decision of the RBI/Government and for unnecessary harassment to the entrepreneurs and also the names of the tribunal with address if any, authorities/departments to whom complaints for such grievances could be made for needful actions ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) and (b) As per the instructions issued by Reserve Bank of India (RBI), in respect of priority sector advances which include advances to small Scale Industries also, the banks should not ask for collateral security or third party guarantee for loans upto and inclusive of Rs. 25000/-. For loans in excess of Rs. 25,000/-